

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re:

(1) Calvin Leroy Ellis, Jr.  
xxx-xx-4761  
(2) Jauna Chatman Ellis  
xxx-xx-2569

Case No. 19-20594-D

Chapter 13

Debtor(s)

CHAPTER 13 PLAN

ADDRESS: (1) 5934 Macciness Drive (2) 5934 Macciness Drive  
Memphis TN 38119 Memphis TN 38119

PLAN PAYMENT:

DEBTOR (1) shall pay \$864.00 ( ) weekly, ( X ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

( ) PAYROLL DEDUCTION from: \_\_\_\_\_ OR ( X ) DIRECT PAY.

DEBTOR (2) shall pay \$\_\_\_\_\_ ( ) weekly, ( ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

( ) PAYROLL DEDUCTION from: \_\_\_\_\_ OR ( ) DIRECT PAY.

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ( ) YES ( X ) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON VALUATION  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] ( X ) YES ( ) NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12] ( ) YES ( X ) NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ( ) Included in Plan; OR (X) Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: Paid by: ( ) Debtor(s) directly, ( ) Wage Assignment, OR ( ) Trustee to:

	Monthly Plan Payment
_____ ; ongoing payment begins _____	\$_____
Approximate arrearage: _____	\$_____
_____ ; ongoing payment begins _____	\$_____
Approximate arrearage: _____	\$_____

5. PRIORITY CLAIMS:

	Value of Claim	Monthly Plan Payment
Internal Revenue Service	\$5,000.00	\$84.00

6. HOME MORTGAGE CLAIMS: ( ) Paid directly by Debtor(s); OR ( ) Paid by Trustee to:

	Monthly Plan Payment
_____ ; ongoing payment begins _____	\$_____
Approximate arrearage: _____ Interest _____ %	\$_____
_____ ; ongoing payment begins _____	\$_____
Approximate arrearage: _____ Interest _____ %	\$_____

7. SECURED CLAIMS:

	Value of Collateral	Rate of Interest	Monthly Plan Payment
[Retain lien 11 U.S.C. §1325 (a)(5)] Titlemax of Tennessee	\$1,800.00	7.0 %	\$36.00

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. § 1325 (a)]	Value of Claim	Rate of Interest	Monthly Plan Payment
American Credit Acceptance	\$24,322.00	7.0 %	\$482.00
		%	\$
		%	\$

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

Collateral: \_\_\_\_\_  
 Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

	Value of Claim	Rate of Interest	Monthly Plan Payment
First Key Homes	\$3,500.00	%	\$71.00
		%	\$
		%	\$

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

Fed Loan Servicing	( X ) Not provided for	OR ( ) General unsecured creditor
Navient	( X ) Not provided for	OR ( ) General unsecured creditor
PHEAA	( X ) Not provided for	OR ( ) General unsecured creditor
	( ) Not provided for	OR ( ) General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):****13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILE CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$ 24,133.47 .****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

( ) \_\_\_\_\_%, OR,

**(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.****16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

Covington Pike Acceptance Corp	( X ) Assumes	OR ( ) Rejects.
First Key Homes	( X ) Assumes	OR ( ) Rejects.
Progressive Leasing	( X ) Assumes	OR ( ) Rejects.
Snap Finance	( X ) Assumes	OR ( ) Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately sixty (60) months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):****ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.****20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ S. Jonathan Garrett  
 Debtor(s)' Attorney Signature

DATE: January 22, 2019

S. Jonathan Garrett (BPR#019389) Attorney for Debtor  
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